

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF GEORGIA**

Fill in this information to identify your case:

Debtor 1	<b>Michael Harrison</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
Case number (If known)	<b>22-30060</b>		

☒ Check if this is an amended plan.

**Chapter 13 Plan and Motion**

[Pursuant to Fed. R. Bankr. P. 3015.1, the Southern District of Georgia General Order 2017-3 adopts this form in lieu of the Official Form 113].

1. **Notices.** Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as not being contained in the plan or if neither or both boxes are checked, the provision will be ineffective if set out in the plan.

- (a) This plan: ☒ contains nonstandard provisions. See paragraph 15 below.  
☐ does not contain nonstandard provisions.
- (b) This plan: ☐ values the claim(s) that secures collateral. See paragraph 4(f) below.  
☒ does not value claim(s) that secures collateral.
- (c) This plan: ☒ seeks to avoid a lien or security interest. See paragraph 8 below.  
☐ does not seek to avoid a lien or security interest.

2. **Plan Payments.**

- (a) The Debtor(s) shall pay to the Chapter 13 Trustee (the "Trustee") the sum of **\$340.00** for the applicable commitment period of:

☐ 60 months; or

☒ a minimum of 36 months. See 11 U.S.C. § 1325(b)(4).

(If applicable include the following: These plan payments will change to \$\_\_\_\_\_ monthly on \_\_\_\_\_.)

- (b) The payments under paragraph 2(a) shall be paid:

☐ Pursuant to a Notice to Commence Wage Withholding, the Debtor(s) request(s) that the Trustee serve such Notice(s) upon the Debtor's(s') employer(s) as soon as practicable after the filing of this plan. Such Notice(s) shall direct the Debtor's(s') employer(s) to withhold and remit to the Trustee a dollar amount that corresponds to the following percentages of the monthly plan payment:

☐ Debtor 1 \_\_\_\_\_% ☐ Debtor 2 \_\_\_\_\_%

☒ Direct to the Trustee for the following reason(s):

☐ The Debtor(s) receive(s) income solely from self-employment, Social Security, government assistance, or retirement.

☒ The Debtor(s) assert(s) that wage withholding is not feasible for the following reason(s):

**Debtor is unemployed.**

- (c) Additional Payments of **\$0.00** (estimated amount) will be made on \_\_\_\_\_, \_\_\_\_\_ (anticipated date) from (source, including income tax refunds).

3. **Long-Term Debt Payments.**

- (a) **Maintenance of Current Installment Payments.** The Debtor(s) will make monthly payments in the manner specified as follows on the following long-term debts pursuant to 11 U.S.C. § 1322(b)(5). These postpetition payments will be disbursed by either the Trustee or directly by the Debtor(s), as specified below. Postpetition payments are to be applied to postpetition amounts owed for principal, interest, authorized postpetition late charges and escrow, if applicable. Conduit payments that are to be made by the Trustee which

Debtor **Michael Harrison**Case number **22-30060**

become due after the filing of the petition but before the month of the first payment designated here will be added to the prepetition arrearage claim.

CREDITOR	COLLATERAL	PRINCIPAL RESIDENCE (Y/N)	PAYMENTS TO MADE BY (TRUSTEE OR DEBTOR(S))	MONTH OF FIRST POSTPETITION PAYMENT TO CREDITOR	INITIAL MONTHLY PAYMENT
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- (b) **Cure of Arrearage on Long-Term Debt.** Pursuant to 11 U.S.C. § 1322(b)(5), prepetition arrearage claims will be paid in full through disbursements by the Trustee, with interest (if any) at the rate stated below. Prepetition arrearage payments are to be applied to prepetition amounts owed as evidenced by the allowed claim.

CREDITOR	DESCRIPTION OF COLLATERAL	PRINCIPAL RESIDENCE (Y/N)	ESTIMATED AMOUNT OF ARREARAGE	INTEREST RATE ON ARREARAGE (if applicable)
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4. **Treatment of Claims.** From the payments received, the Trustee shall make disbursements as follows unless designated otherwise:
- (a) **Trustee's Fees.** The Trustee percentage fee as set by the United States Trustee.
- (b) **Attorney's Fees.** Attorney's fees allowed pursuant to 11 U.S.C. § 507(a)(2) of **\$4,200.00**.
- (c) **Priority Claims.** Other 11 U.S.C. § 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.
- (d) **Fully Secured Allowed Claims.** All allowed claims that are fully secured shall be paid through the plan as set forth below.

CREDITOR	DESCRIPTION OF COLLATERAL	ESTIMATED CLAIM	INTEREST RATE	MONTHLY PAYMENT
<b>-NONE-</b>				
(e)	<b>Secured Claims Excluded from 11 U.S.C. § 506 (those claims subject to the hanging paragraph of 11 U.S.C. § 1325(a)).</b> The claims listed below were either: (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor(s), or (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below:			

CREDITOR	DESCRIPTION OF COLLATERAL	ESTIMATED CLAIM	INTEREST RATE	MONTHLY PAYMENT
<b>SOUTH CENTRAL TRUCK SALES</b>	<b>2013 Hyundai Sonata 80000 miles</b>	<b>8,000.00</b>	<b>4.00%</b>	<b>154</b>

- (f) **Valuation of Secured Claims to Which 11 U.S.C. § 506 is Applicable.** The Debtor(s) move(s) to value the claims partially secured by collateral pursuant to 11 U.S.C. § 506 and provide payment in satisfaction of those claims as set forth below. The unsecured portion of any bifurcated claims set forth below will be paid pursuant to paragraph 4(h) below. The plan shall be served on all affected creditors in compliance with Fed. R. Bankr. P. 3012(b), and the Debtor(s) shall attach a certificate of service.

CREDITOR	DESCRIPTION OF COLLATERAL	VALUATION OF SECURED CLAIM	INTEREST RATE	MONTHLY PAYMENT
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- (g) **Special Treatment of Unsecured Claims.** The following unsecured allowed claims are classified to be paid at 100%

☐ with interest at \_\_\_\_% per annum; or ☐ without interest:

**None**

- (h) **General Unsecured Claims.** Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in paragraph 4(f) or paragraph 9 of this plan, will be paid a **0.00%** dividend or a pro rata share of **\$0.00**, whichever is greater.

Debtor **Michael Harrison**Case number **22-30060****5. Executory Contracts.**(a) **Maintenance of Current Installment Payments or Rejection of Executory Contract(s) and/or Unexpired Lease(s).**

CREDITOR	DESCRIPTION OF PROPERTY/SERVICES AND CONTRACT	ASSUMED/REJECTED	MONTHLY PAYMENT	DISBURSED BY TRUSTEE OR DEBTORS
Graceland Rentals	storage building	Assumed	\$490.00	Debtor
Ernest & Pamela Selph	rent to own mobile home and land	Assumed	\$500.00	Debtor
Title Bucks	2002 Chevrolet Tahoe	Assumed	\$189.00	Debtor

(b) **Treatment of Arrearages.** Prepetition arrearage claims will be paid in full through disbursements by the Trustee.

CREDITOR	ESTIMATED ARREARAGE
-NONE-	

6. **Adequate Protection Payments.** The Debtor(s) will make pre-confirmation lease and adequate protection payments pursuant to 11 U.S.C. § 1326(a)(1) on allowed claims of the following creditors: ☐ Direct to the Creditor; or ☒ To the Trustee

CREDITOR	ADEQUATE PROTECTION OR LEASE PAYMENT AMOUNT
SOUTH CENTRAL TRUCK SALES	40.00

7. **Domestic Support Obligations.** The Debtor(s) will pay all postpetition domestic support obligations direct to the holder of such claim identified here. See 11 U.S.C. § 101(14A). The Trustee will provide the statutory notice of 11 U.S.C. § 1302(d) to the following claimant(s):

CLAIMANT	ADDRESS
Shazande Mincey	207 Shana Dr. SW Milledgeville, GA 31061

8. **Lien Avoidance.** Pursuant to 11 U.S.C. § 522(f), the Debtor(s) move(s) to avoid the lien(s) or security interest(s) of the following creditor(s), upon confirmation but subject to 11 U.S.C. § 349, with respect to the property described below. The plan shall be served on all affected creditor(s) in compliance with Fed. R. Bankr. P. 4003(d), and the Debtor(s) shall attach a certificate of service.

CREDITOR	LIEN IDENTIFICATION (if known)	PROPERTY
First Franklin		hhg
Honor Finance		civil
TELFAIR MAGISTRATE COURT		civil

9. **Surrender of Collateral.** The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below upon confirmation of the plan. The Debtor(s) request(s) that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed deficiency balance resulting from a creditor's disposition of the collateral will be treated as an unsecured claim in paragraph 4(h) of this plan if the creditor amends its previously-filed, timely claim within 180 days from entry of the order confirming this plan or by such additional time as the creditor may be granted upon motion filed within that 180-day period.

CREDITOR	DESCRIPTION OF COLLATERAL	AMOUNT OF CLAIM SATISFIED
-NONE-		

10. **Retention of Liens.** Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by 11 U.S.C. § 1325(a)(5).

11. **Amounts of Claims and Claim Objections.** The amount, and secured or unsecured status, of claims disclosed in this plan are based upon the best estimate and belief of the Debtor(s). An allowed proof of claim will supersede those estimated claims. In accordance with the Bankruptcy Code and Federal Rules of Bankruptcy Procedure objections to claims may be filed before or after confirmation.

12. **Payment Increases.** The Debtor(s) will increase payments in the amount necessary to fund allowed claims as this plan proposes, after notice from the Trustee and a hearing if necessary, unless a plan modification is approved.

13. **Federal Rule of Bankruptcy Procedure 3002.1.** The Trustee shall not pay any fees, expenses, or charges disclosed by a creditor pursuant

Debtor

**Michael Harrison**

Case number

**22-30060**

to Fed. R. Bankr. P. 3002.1(c) unless the Debtor's(s') plan is modified after the filing of the notice to provide for payment of such fees, expenses, or charges.

14. **Service of Plan.** Pursuant to Fed. R. Bankr. P. 3015(d) and General Order 2017-3, the Debtor(s) shall serve the Chapter 13 plan on the Trustee and all creditors when the plan is filed with the court, and file a certificate of service accordingly. If the Debtor(s) seek(s) to limit the amount of a secured claim based on valuation of collateral (paragraph 4(f) above), seek(s) to avoid a security interest or lien (paragraph 8 above), or seek(s) to initiate a contested matter, the Debtor(s) must serve the plan on the affected creditors pursuant to Fed. R. Bankr. P. 7004. See Fed. R. Bankr. P. 3012(b), 4003(d), and 9014.
15. **Nonstandard Provisions.** Under Fed. R. Bankr. P. 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise in this local plan form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.

**Attorney fees will be paid through the Chapter 13 Plan. Secured claims will be paid a rate of 4.0% unless noted.**

By signing below, I certify the foregoing plan contains no nonstandard provisions other than those set out in paragraph 15.

Dated: **August 1, 2022**

/s/ Michael Harrison

**Michael Harrison**

*Debtor 1*

*Debtor 2*

/s/ Franklin D. Hayes

**Franklin D. Hayes 339910**

*Attorney for the Debtor(s)*

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF GEORGIA  
DUBLIN DIVISION**

**In Re: Michael Harrison  
Debtor**

**Chapter 13: 22-30060-SDB**

**Huon Le  
Trustee**

**CERTIFICATE OF SERVICE**

I hereby certify that I have served a copy of the amended Chapter 13 Plan by First Class Mail placing the same in the U.S. Mail with proper postage affixed thereon to the following addresses:

**Huon Le, Chapter 13 Trustee, P.O. Box 2127, Augusta, GA 30903**

**All creditors listed on debtor's mailing matrix.**

**Shazande Mincey, 207 Shana Drive SW., Milledgeville, GA 31061**

I hereby certify that I have served a copy of the amended Chapter 13 Plan on the following corporations addressed to an Agent or Officer by First Class Mail with proper postage affixed thereon to the following addresses:

I hereby certify that the following insured depository institutions were served by Certified Mail addressed to the officer of the institution.

I hereby certify that the following parties and counsel were served electronically through the Notice of Electronic Filing (NEF) at the following address:

This 2nd day of August, 2022.

**/s/FRANKLIN D HAYES  
Franklin D. Hayes  
Attorney for Debtor**

**P.O. Box 2377  
Douglas, GA 31534  
Ph(912) 383-6132  
Fax(912) 383-9634**

Label Matrix for local noticing  
113J-3  
Case 22-30060-SDB  
Southern District of Georgia  
Dublin  
Tue Aug 2 12:31:18 EDT 2022

Caine Wiener  
Officer Manager or General Agent  
21210 Erwin Street  
Woodland Hills CA 91367-3714

DODGE COUNTY HOSPITAL, Atten: Officer  
Managing Officer or Agent  
P.O. Box 4309  
Eastman GA 31023-4309

FIRST POINT COLLECTION  
Officer, Managing, or General Agent  
P.O. Box 11047  
Charlotte NC 28220-1047

Graceland Rentals  
PO Box 1000 Dept 162  
Memphis TN 38148-0001

Michael Harrison  
463 Lee Street  
Milan, GA 31060-4359

LVNV FUNDING  
Officer Managing or General Agent  
P.O. Box 10584  
Greenville SC 29603-0584

Office of the U. S. Trustee  
33 Bull Street, Suite 400  
Savannah, GA 31401-3331

Quantum3 Group LLC as agent for  
CF Medical LLC  
PO Box 788  
Kirkland, WA 98083-0788

TAYLOR REGIONAL, Atten: Officer or  
Managing or General Agent  
P.O. Box 1297  
Hawkinsville GA 31036-7297

AU MEDICAL ASSOCIATES  
C/O NATIONWIDE RECOVERY SERVICE  
PO BOX 8005  
CLEVELAND, TN 37320-8005

Capio Attention:  
Officer, Managing, or General Agent  
2222 Texoma Parkway  
Sherman TX 75090-2470

Directv, LLC  
by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

Fedloan  
P.O. Box 69184  
Harrisburg PA 17106-9184

Gwinnett County Magistrate Court  
Post Office Box 568  
Lawrenceville GA 30046-0568

Franklin D. Hayes  
Post Office Box 2377  
Douglas, GA 31534-2377

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Pamela Selph  
1136 Workmore Milan Rd  
Mc Rae GA 31055-5161

RCVL Per MNG  
Officer Managing or General Agent  
P.O. Box 1548  
Lynnwood WA 98046-1548

TELFAIR MAGISTRATE COURT  
19 East Oak St.  
Suite D  
Mc Rae GA 31055-6400

Ashley Funding Services, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Commwlth Finance  
Officer Manager or General Agent  
245 Main Street  
Scranton PA 18519-1641

Earnest & Pamela Selph  
1136 Workmore Milan Rd  
Mc Rae GA 31055-5161

First Franklin  
Officer, Managing, or General Agent  
P.O. Box 159  
Helena GA 31037-0159

Gwinnett County State Court  
P.O. Box 880  
Lawrenceville GA 30046-0880

Honor Finance  
Officer, Managing or General Agent  
1731 Central Ave  
Evanston IL 60201-1507

Huon Le  
P.O. Box 2127  
Augusta, GA 30903-2127

Pinnacle Credit Services, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

SOUTH CENTRAL TRUCK SALES  
OFFICER, MANAGING, OR GENERAL AGENT  
P.O. BOX 458  
Broxton GA 31519-0458

Title Bucks  
Officer, Managing, or General Agent  
613 N. Jefferson Street  
Dublin GA 31021-6301

Tribute Capital Partners LLC  
P.O. Box 167762  
Irving, TX 75016-7762

VERIZON ATTENTION:  
OFFICER, MANAGING, OR GENERAL AGENT  
P.O. BOX 105378  
Atlanta GA 30348-5378

Windstream  
Officer, Managing, or General Agent  
1720 Galleria Boulevard  
Charlotte NC 28270-2408

Yes! Automotive  
2368 Hwy 80 W  
Dublin GA 31021-0897

law Office  
Officer Manager or General Agent  
2222 Texoma Pkwy  
Sherman TX 75090-2470

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Westlake Portfolio Management 4751 Wilshi

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	1
Total	35